

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

0 Valuation of Security      0 Assumption of Executory Contract or Unexpired Lease      0 Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT  
New Jersey**

In Re: **Joseph William Nittoso  
Therese Celeste Edwards**

Case No.: **17-35590**

Judge: **VFP**

Debtor(s)

**CHAPTER 13 PLAN AND MOTIONS**

☐ Original  
☐ Motions Included

☒ Modified/Notice Required  
☐ Modified/No Notice Required

Date: 1/16/2020

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE.

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney DGB Initial Debtor: JWN Initial Co-Debtor TCE

### Part 1: Payment and Length of Plan

a. The debtors have paid \$32,815.00 to date, and shall pay \$1400.00 Monthly to the Chapter 13 Trustee, starting in January 2020 for approximately 36 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

- ☒ Future Earnings  
☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property  
Description:  
Proposed date for completion: \_\_\_\_\_

☐ Refinance of real property:  
Description:  
Proposed date for completion: \_\_\_\_\_

☐ Loan modification with respect to mortgage encumbering property:  
Description:  
Proposed date for completion: \_\_\_\_\_

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

### Part 2: Adequate Protection

☒ NONE

a. Adequate protection payments will be made in the amount of \$\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_ (creditor).

### Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Goldman & Beslow LLC	Attorney fees	Unknown
Marie Ann Greenberg, Chapter 13 Trustee	Trustee commissions	Unknown
Internal Revenue Service	Taxes and certain other debts	8876.10
State of New Jersey	Taxes and certain other debts	4221.34

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:  
☒ None  
☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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#### Part 4: Secured Claims

##### a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
M&T Bank	Pre-petition mortgage arrears	32,663.84	n/a	32,663.84	ongoing payments
M&T Bank	Post-petition arrears	19,956.64	n/a	19,956.64	ongoing payments

##### b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Ally Financial	Auto loan	336.31	n/a	336.31	ongoing payments

##### c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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##### d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
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-NONE-

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender ☒ NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
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**f. Secured Claims Unaffected by the Plan ☒ NONE**

The following secured claims are unaffected by the Plan:

Creditor

**g. Secured Claims to be Paid in Full Through the Plan ☐ NONE**

Creditor	Collateral	Total Amount to be Paid through the Plan
Wells Fargo Auto	Auto loan	\$3,398.03

**Part 5: Unsecured Claims ☐ NONE**

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$\_\_\_ to be distributed *pro rata*
- ☐ Not less than \_\_\_ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. **Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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**Part 6: Executory Contracts and Unexpired Leases ☒ NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
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## Part 7: Motions ☒ NONE

**NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.**

### a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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### b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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### c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
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## Part 8: Other Plan Provisions

### a. Vesting of Property of the Estate

- ☒ Upon Confirmation  
☐ Upon Discharge

### b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

### c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Chapter 13 Standing Trustee Commissions
- 2) Other Administrative Claims - including Attorney Fees & Costs
- 3) Priority Claims
- 4) Secured Claims
- 5) Lease Arrearages
- 6) General Unsecured Claims

### d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

### Part 9: Modification ☒ NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 3/27/2019

Explain below <b>why</b> the plan is being modified:	Explain below <b>how</b> the plan is being modified:
Accounting for mortgage arrears rolled into plan as per order resolving M&T motion for stay relief	Post-petition arrears being rolled into plan and payments increasing to Ch. 13 Trustee

Are Schedules I and J being filed simultaneously with this Modified Plan? ☒ Yes ☐ No

### Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

### Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: January 16, 2020

/s/ Joseph William Nittoso

Joseph William Nittoso

Debtor

Date: January 16, 2020

/s/ Therese Celeste Edwards

Therese Celeste Edwards

Joint Debtor

Date January 16, 2020

/s/ David Beslow, Esq.

David Beslow, Esq. 5300

Attorney for the Debtor(s)

## Certificate of Notice Page 8 of 10

United States Bankruptcy Court  
District of New JerseyIn re:  
Joseph William Nittoso  
Therese Celeste Edwards  
DebtorsCase No. 17-35590-VFP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin  
Form ID: pdf901Page 1 of 3  
Total Noticed: 78

Date Rcvd: Jan 22, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 24, 2020.  
db/jdb

+Joseph William Nittoso, Therese Celeste Edwards, 110 Lexington Avenue, Bloomfield, NJ 07003-5765

517242463 ACS Education Services, C/o Acs, Utica, NY 13501

517242462 +ACS Education Services, Po Box 7052, Utica, NY 13504-7052

517242464 +AES/Brazosus, Attn: Bankruptcy, Po Box 8183, Harrisburg, PA 17105-8183

517242465 +AES/Brazosus, Pob 61047, Harrisburg, PA 17106-1047

517242466 +Aes/nct, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461

517242468 +Aes/nct, Pob 61047, Harrisburg, PA 17106-1047

517242472 +Am Std Asst, 100 Cambridge St., Suite 1600, Boston, MA 02114-2518

517242473 +Am Std Asst, 100 Cambridge St Ste 160, Boston, MA 02114-2547

517242476 +Barclays Bank Delaware, 100 S West St, Wilmington, DE 19801-5015

517242477 +Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803

517360436 CACH, LLC its successors and assigns as assignee, of Avant, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

517242485 +Chase Card, Po Box 15298, Wilmington, DE 19850-5298

517242484 +Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298

517274620 ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408

517242486 Equifax, P.O. Box 740241, Atlanta, GA 30374-0241

517242487 +Equifax Credit Info. Services, Inc., P.O. Box 740241, Atlanta, GA 30374-0241

517242489 +Experian, P.O. Box 4500, Allen, TX 75013-1311

517242488 +Experian, P.O. Box 2002, Allen, TX 75013-2002

517242492 #+Linda Evans, c/o Lawrence & Gerges LLC, 140 Mountain Avenue, Suite 204, Springfield, NJ 07081-1725

517242491 +Linda Evans, 150 Madison Avenue, Westfield, NJ 07090-4218

517242496 +M&T Bank, c/o KML Law Group, P.C., 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812

517242498 Midland Funding, Att: Pressler and Pressler, LLP, 7 Entin Road, Parsippany, NJ 07054-5020

517265608 +National Collegiate Student Loan Trust 2004-2, Po Box 4275, Norcross, GA 30091-4275

517265607 +National Collegiate Student Loan Trust 2005-3, Po Box 4275, Norcross, GA 30091-4275

517473799 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245  
(address filed with court: State of New Jersey, Department of Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245)

517242500 +State of New Jersey, Division of Taxation, 50 Barrack Street, P.O. Box 269, Trenton, NJ 08602-0269

517242501 +Suzanne Lashley, 824 Central Avenue, Plainfield, NJ 07060-2333

517242502 #+Suzanne Lashley, c/o Lawrence & Gerges LLC, 140 Mountain Avenue, Suite 204, Springfield, NJ 07081-1725

517242509 +Target, C/O Financial & Retail Svcs, Mailstopn BT POB 9475, Minneapolis, MN 55440-9475

517242510 +Target, Po Box 673, Minneapolis, MN 55440-0673

517242511 TransUnion Consumer Solutions, P.O. Box 2000, Crum Lynne, PA 19022

517242512 +TransUnion LLC, 2 Baldwin Place, PO Box 1000, Chester, PA 19016-1000

517242513 +Valley National Bank, 1460 Valley Rd, Wayne, NJ 07470-8494

517242516 +Wells Fargo Auto Finance, Po Box 29704, Phoenix, AZ 85038-9704

517242515 +Wells Fargo Auto Finance, Attn: Bankruptcy, Po Box 29704, Phoenix, AZ 85038-9704

517242517 +Wells Fargo Bank, Po Box 10438, Macf8235-02f, Des Moines, IA 50306-0438

517242518 +Wells Fargo Bank, Po Box 14517, Des Moines, IA 50306-3517

517309049 Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

517280130 +Wells Fargo Bank, N.A., 435 Ford Road, Suite 300, St. Louis Park, MN 55426-4938

517320062 +Wells Fargo Bank, N.A. - Wells Fargo Auto Finance, 435 Ford Road, Suite 300, St. Louis Park, MN 55426-4938

517242519 +Wf Pll, P.o. Box 94435, Albuquerque, NM 87199-4435

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg

E-mail/Text: usanj.njbankr@usdoj.gov Jan 23 2020 01:04:06 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg  
+E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jan 23 2020 01:04:04 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235cr  
+E-mail/PDF: gecsed@recoverycorp.com Jan 23 2020 01:01:31 Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021

517242470 +E-mail/Text: ally@ebn.phinsolutions.com Jan 23 2020 01:02:51 Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901

517281483 E-mail/Text: ally@ebn.phinsolutions.com Jan 23 2020 01:02:51 Ally Financial, PO Box 130424, Roseville MN 55113-0004

517242471 +E-mail/Text: ally@ebn.phinsolutions.com Jan 23 2020 01:02:51 Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300

517242474 +E-mail/Text: bk@avant.com Jan 23 2020 01:04:39 Avant Credit, Inc, Attention Bankruptcy, Po Box 9183380, Chicago, IL 60691-3380

517242475 +E-mail/Text: bk@avant.com Jan 23 2020 01:04:39 Avant Credit, Inc, 222 N. Lasalle Suite 170, Chicago, IL 60601-1101



District/off: 0312-2

User: admin  
Form ID: pdf901

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Total Noticed: 78

Date Rcvd: Jan 22, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517242480 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jan 23 2020 01:00:25 Capital One,  
15000 Capital One Dr, Richmond, VA 23238  
517242478 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jan 23 2020 01:00:25 Capital One,  
Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253  
517298516 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jan 23 2020 01:01:54  
Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  
517242482 +E-mail/PDF: gecsedirecoverycorp.com Jan 23 2020 01:01:20 Care Credit, PO Box 965036,  
Orlando, FL 32896-5036  
517242483 +E-mail/PDF: gecsedirecoverycorp.com Jan 23 2020 01:02:05 Care Credit, P.O. Box 960061,  
Orlando, FL 32896-0061  
517364716 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jan 23 2020 01:03:47  
Comenity Capital Bank/Paypal Credit, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400,  
Seattle, WA 98121-3132  
517242490 E-mail/Text: cio.bncmail@irs.gov Jan 23 2020 01:03:21 Internal Revenue Service,  
P.O. Box 21126, Philadelphia, PA 19114-0326  
517360443 E-mail/PDF: resurgentbknofifications@resurgent.com Jan 23 2020 01:00:45  
LVNV Funding, LLC its successors and assigns as, assignee of Capital One, N.A.,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
517242493 +E-mail/PDF: resurgentbknofifications@resurgent.com Jan 23 2020 01:00:44  
LVNV Funding/Resurgent Capital, Po Box 10497, Greenville, SC 29603-0497  
517242495 E-mail/Text: camanagement@mtb.com Jan 23 2020 01:03:31 M & T Bank, 1 Fountain Plz,  
Buffalo, NY 14203  
517242494 E-mail/Text: camanagement@mtb.com Jan 23 2020 01:03:31 M & T Bank, Po Box 844,  
Buffalo, NY 14240  
517365731 E-mail/Text: camanagement@mtb.com Jan 23 2020 01:03:31 M&T Bank, P.O. Box 1288,  
Buffalo, NY 14240-1288  
517242499 +E-mail/Text: bankruptcydpt@mcmcg.com Jan 23 2020 01:04:03 Midland Funding,  
2365 Northside Dr Ste 30, San Diego, CA 92108-2709  
517242497 +E-mail/Text: bankruptcydpt@mcmcg.com Jan 23 2020 01:04:03 Midland Funding,  
Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069  
517276050 +E-mail/Text: bankruptcydpt@mcmcg.com Jan 23 2020 01:04:03 Midland Funding LLC,  
PO Box 2011, Warren, MI 48090-2011  
517258640 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jan 23 2020 01:13:53  
Portfolio Recovery Associates, LLC, c/o Cabelas Club, POB 41067, Norfolk VA 23541  
518140065 +E-mail/Text: bncmail@w-legal.com Jan 23 2020 01:04:18 SYNCHRONY BANK,  
C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121,  
SYNCHRONY BANK, C/O WEINSTEIN & RILEY, PS 98121-3132  
518140064 +E-mail/Text: bncmail@w-legal.com Jan 23 2020 01:04:18 SYNCHRONY BANK,  
C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
517245620 +E-mail/PDF: gecsedirecoverycorp.com Jan 23 2020 01:00:46 Synchrony Bank,  
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
517242504 +E-mail/PDF: gecsedirecoverycorp.com Jan 23 2020 01:00:45 Synchrony Bank/ HH Gregg,  
C/o Po Box 965036, Orlando, FL 32896-0001  
517242503 +E-mail/PDF: gecsedirecoverycorp.com Jan 23 2020 01:00:42 Synchrony Bank/ HH Gregg,  
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060  
517242505 +E-mail/PDF: gecsedirecoverycorp.com Jan 23 2020 01:01:32 Synchrony Bank/Chevron,  
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060  
517242506 +E-mail/PDF: gecsedirecoverycorp.com Jan 23 2020 01:02:05 Synchrony Bank/Chevron,  
P.o Box 965015, Orlando, FL 32896-5015  
517242507 +E-mail/PDF: gecsedirecoverycorp.com Jan 23 2020 01:00:42 Synchrony Bank/Linen N' Things,  
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060  
517242508 +E-mail/PDF: gecsedirecoverycorp.com Jan 23 2020 01:00:44 Synchrony Bank/Linen N' Things,  
Po Box 965005, Orlando, FL 32896-5005  
517367273 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Jan 23 2020 01:02:15 Verizon,  
by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
517242520 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jan 23 2020 01:00:25  
Worlds Foremost Bank N, Attn: Bankruptcy, 4800 Nw 1st St, Lincoln, NE 68521-4463  
517242521 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jan 23 2020 01:01:54  
Worlds Foremost Bank N, 4800 Nw 1st Street, Lincoln, NE 68521-4463

TOTAL: 36

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517242469\* +Aes/nct, Pob 61047, Harrisburg, PA 17106-1047  
517242467\* +Aes/nct, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461  
517242481\* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
(address filed with court: Capital One, 15000 Capital One Dr, Richmond, VA 23238)  
517242479\* +Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253  
517242514\* +Valley National Bank, 1460 Valley Rd, Wayne, NJ 07470-8494

TOTALS: 0, \* 5, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-2

User: admin  
Form ID: pdf901

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Total Noticed: 78

Date Rcvd: Jan 22, 2020

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 24, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 21, 2020 at the address(es) listed below:

David G. Beslow on behalf of Debtor Joseph William Nittoso yrodriguez@goldmanlaw.org,  
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com  
David G. Beslow on behalf of Joint Debtor Therese Celeste Edwards yrodriguez@goldmanlaw.org,  
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com  
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